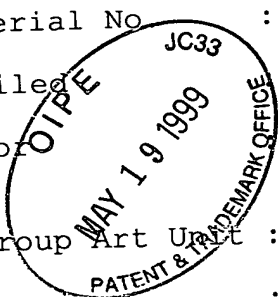


PATENTS
JCN-001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT APPLICATION

Applicant : John C. Novogrod
Serial No : 08/942,957
Filed : October 2, 1997
For  SYSTEM AND METHOD FOR REQUESTING AND
DISPENSING NEGOTIABLE INSTRUMENTS
Group Art Unit : 2876
Examiner : Michael G. Lee

New York, New York
May 18, 1999

RECEIVED

Hon. Assistant Commissioner
for Patents
Washington, D.C. 20231

MAY 25 1999

TECHNOLOGY CENTER 2800

SUPPLEMENTAL INFORMATION DISCLOSURE
STATEMENT PURSUANT TO 37 C.F.R. § 1.97(b)

Sir:

Pursuant to 37 C.F.R §§ 1.56 and 1.97, applicant
hereby makes of record the following patents in the
above-identified application:

Group A

U.S. Patent

5,787,405

Gregory

07/28/98

Foreign Patents

WO 93/09506
WO 96/38801

C. Berger
J. M. Taskett

05/13/93
12/05/96

Group B

U.S. Patents

4,511,970	Okano et al.	04/16/85
5,025,373	Keyser, Jr. et al.	06/18/91
5,570,465	Tsakanikas	10/29/96
5,774,877	Patterson, Jr. et al.	06/30/98

Group C

OTHER PUBLICATIONS

Brian Tracey, "The Color of Money," The Wall Street Journal - Technology, November 16, 1998, at R28.

Paul Beckett and Larry M. Greenberg, "Smart Card Still Needs More Answers, Sponsors Concede, as Big Test Nears End," The New York Times, November 4, 1998.

Saul Hansell, "Got a Dime? Citibank and Chase End Test of Electronic Cash," November 4, 1998.

Copies of the aforementioned references, which are listed on the accompanying Form PTO-1449 (submitted in duplicate) are enclosed herewith.

The information contained in Group A of this Supplemental Information Disclosure Statement was cited in a communication from a foreign patent office in a counterpart foreign application. In particular, these references were cited in a March 2, 1999 Partial Search Report in applicant's corresponding Patent Cooperation Treaty application PCT/US98/19681. A copy of the Partial Search Report is enclosed.

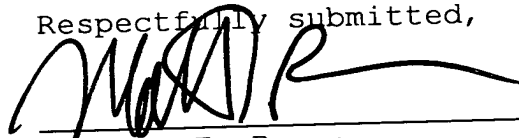
The information contained in Group B of this Supplemental Information Disclosure Statement was cited in communication from the United States Patent and Trademark

Office in a related patent application serial no.

08/943,383, filed October 2, 1997.

Consideration of the foregoing in relation to this patent application is respectfully requested.

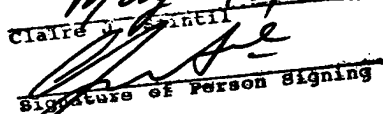
Respectfully submitted,

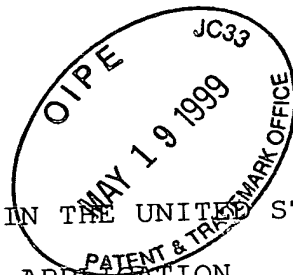


Matthew T. Byrne
Reg. No. 40,934
Attorney for Applicant

FISH & NEAVE
1251 Avenue of the Americas
New York, New York 10020-1104
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PATENTS
WASHINGTON, D.C. 20591 68

May 18, 1995
Claire A. Smith

Signature of Person Signing



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6/1/99
C. McKinney
PATENTS
JCN-001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
PATENT APPLICATION

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TRANSMITTAL LETTER FOR
SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Sir:

Transmitted herewith is a Supplemental Information Disclosure Statement in the above-identified application. This Statement is submitted more than three months from the application filing date and after the mailing date of the first Office Action on the merits, but before the mailing date of either a final action under 37 C.F.R. § 1.113, or a notice of allowance under 37 C.F.R. § 1.311.

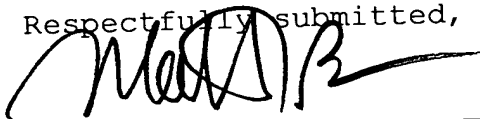
In accordance with 37 C.F.R. § 1.98, this Statement is accompanied by:

[] a certification as required under 37 C.F.R.
§ 1.97(e)(1) or § 1.97(e)(2);

[X] the fee as set forth in 37 C.F.R. § 1.17(p).

The Commissioner is hereby authorized to charge payment of any additional fees required in connection with the accompanying Supplemental Information Disclosure Statement, or credit any overpayment, to Deposit Account No. 06-1075. A duplicate copy of this letter is transmitted herewith.

Respectfully submitted,




Matthew T. Byrne
Reg. No. 40,934
Attorney for Applicant

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New York, New York 10020-1104
Tel: (212) 596-9000

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May 18, 1995
Claire J. Piantini



Signature of Person Signing